



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

STERN, LAVINTHAL & FRANKENBERG, LLC

105 Eisenhower Parkway, Suite 302

Roseland, NJ 07068

Phone: (973) 797-1100

Fax: (973) 228-2679

Email: [mcozzini@sternlav.com](mailto:mcozzini@sternlav.com)

Attorney for Secured Creditor,

Cenlar FSB as servicer for Police and Firemen's

Retirement System Board of Trustees by its

Administrative Agent New Jersey Housing and

Mortgage Finance Agency

By Maria Cozzini, Esq.

In Re:

**Douglas E. Waldron**

**Patricia L. Waldron aka Patricia Morris-Waldron**

Debtor(s).

Order Filed on August 25, 2023

by Clerk

U.S. Bankruptcy Court

District of New Jersey

Case No.: 19-10008-ABA

Chapter: 13

Hearing Date: August 7, 2023

Judge: Andrew B. Altenburg, Jr.

**ORDER RESOLVING DEBTOR'S MOTION TO REINSTATE THE AUTOMATIC  
STAY WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through three (3) is **ORDERED**

**DATED: August 25, 2023**



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Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

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Debtor: Douglas E. Waldron and Patricia L. Waldron aka Patricia Morris-Waldron

Case No: 19-10008-ABA

Caption: Order Resolving Debtor's Motion to Reinstate the Automatic Stay with Conditions

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Secured Creditor: Police and Firemen's Retirement System Board of Trustees by its Administrative Agent New Jersey Housing and Mortgage Finance Agency

Secured Creditor's Counsel: Stern Lavinthal & Frankenberg, LLC

Applicant: Debtors Douglas E. Waldron & Patricia L. Waldron aka Patricia Morris-Waldron

Applicant/Debtor's Counsel: Warren D. Levy, Esq.

Property Involved ("Collateral"): 27 Croyden Road, Hamilton Township, NJ 08330

Relief sought:

- Motion to Reinstate the Automatic Stay
- Motion to dismiss
- Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor is overdue for 10 months, from November, 2022 to August, 2023
- The Debtor is overdue for 1 payments at \$2,513.22 per month
- The Debtor is overdue for 9 payments at \$2,550.69 per month
- Creditor acknowledges receipt of payment on April 28, 2023 for \$2,550.69.
- Less Funds held in debtor(s) suspense \$20.09.

Total Arrearages Due \$22,898.65

2. Debtor must cure all post-petition arrearages, as follows:

- Immediate payment for arrears in the amount of \$22,898.65 to be made by August 15, 2023, in the form of a bank or official check.
- Beginning on September 1, 2023, regular monthly mortgage payments shall continue to be made in the amount \$2,550.69.

3. The Automatic Stay against Real Property located at 27 Croyden Road, Hamilton Township, NJ 08330 is hereby reinstated against the Secured Creditor, Cenlar FSB as servicer for Police and Firemen's Retirement System Board of Trustees by its Administrative Agent New Jersey Housing and Mortgage Finance Agency, upon full and timely payment of arrearages in the amount of \$22,898.65 by the Debtor to the Secured Creditor, as required by this Order.

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4. Secured Creditor shall postpone the Sheriff Sale scheduled for August 10, 2023.

5. Payments to the Secured Creditor shall be made to the following address(es):

✓ Immediate payment: Cenlar FSB, Attn: Bk Dept  
425 Phillips Blvd,  
Ewing, NJ 08618

✓ Regular monthly payment: Cenlar FSB, Attn: Bk Dept  
425 illips Blvd.  
Ewing, NJ 08618

6. In the event of Default:

If the Debtors fail to make any regular monthly payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtors' failure to comply with this Order. **There shall be no further cure upon subsequent default in making regular post petition payments by the Debtor and Creditor will be entitled to immediate stay relief.** At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and the Debtors' attorney.

If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

7. Award of Attorneys' Fees:

✓ The Applicant is awarded attorney's fees of \$350.00.

The fees and costs are payable:

✓ through the Chapter 13 plan.

to the Secured Creditor within \_\_\_\_\_ days.

Attorneys' fees are not awarded.